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Please type a plus sign (+) inside this box → ☐

PTO/SB/05 (4/98)  
 Approved for use through 09/30/2000. OMB 0651-0032  
 Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE  
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# UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 C.F.R. § 1.53(b))

Attorney Docket No.

First Inventor or Application Identifier

Title *Method, apparatus and program to make payment in any*

Express Mail Label No.

## APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. ☒ \* Fee Transmittal Form (e.g., PTO/SB/17)  
 (Submit an original and a duplicate for fee processing)
2. ☐ Specification [Total Pages **53**]  
 (preferred arrangement set forth below)
- Descriptive title of the Invention
  - Cross References to Related Applications
  - Statement Regarding Fed sponsored R & D
  - Reference to Microfiche Appendix
  - Background of the Invention
  - Brief Summary of the Invention
  - Brief Description of the Drawings (if filed)
  - Detailed Description
  - Claim(s)
  - Abstract of the Disclosure

3. ☐ Drawing(s) (35 U.S.C. 113) [Total Sheets **6**]

4. Oath or Declaration [Total Pages **1**]

- a. ☒ Newly executed (original or copy)
- b. ☐ Copy from a prior application (37 C.F.R. § 1.63(d))  
 (for continuation/divisional with Box 16 completed)
- i. ☐ DELETION OF INVENTOR(S)  
 Signed statement attached deleting  
 inventor(s) named in the prior application,  
 see 37 C.F.R. §§ 1.63(d)(2) and 1.33(b).

\* NOTE FOR ITEMS 1 & 13: IN ORDER TO BE ENTITLED TO PAY SMALL ENTITY  
 FEES, A SMALL ENTITY STATEMENT IS REQUIRED (37 C.F.R. § 1.27), EXCEPT  
 IF ONE FILED IN A PRIOR APPLICATION IS RELIED UPON (37 C.F.R. § 1.28).

ADDRESS TO: Assistant Commissioner for Patents  
 Box Patent Application  
 Washington, DC 20231

5. ☐ Microfiche Computer Program (Appendix)
6. ☐ Nucleotide and/or Amino Acid Sequence Submission  
 (if applicable, all necessary)
- a. ☐ Computer Readable Copy
  - b. ☐ Paper Copy (identical to computer copy)
  - c. ☐ Statement verifying identity of above copies

## ACCOMPANYING APPLICATION PARTS

7. ☐ Assignment Papers (cover sheet & document(s))
8. ☐ 37 C.F.R. § 3.73(b) Statement ☐ Power of Attorney  
 (when there is an assignee)
9. ☐ English Translation Document (if applicable)
10. ☐ Information Disclosure Statement (IDS)/PTO-1449 ☐ Copies of IDS Citations
11. ☐ Preliminary Amendment
12. ☒ Return Receipt Postcard (MPEP 503)  
 (Should be specifically itemized)
13. ☒ \* Small Entity Statement(s) ☐ Statement filed in prior application,  
 (PTO/SB/09-2) Status still proper and desired
14. ☒ Certified Copy of Priority Document(s)  
 (if foreign priority is claimed)
15. ☐ Other: \_\_\_\_\_

16. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment:

☐ Continuation ☐ Divisional ☐ Continuation-in-part (CIP)

of prior application No: \_\_\_\_\_ / \_\_\_\_\_

Prior application information: Examiner \_\_\_\_\_

Group / Art Unit: \_\_\_\_\_

For CONTINUATION or DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 4b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

## 17. CORRESPONDENCE ADDRESS

☐ Customer Number or Bar Code Label

or ☒ Correspondence address below

(Insert Customer No. or Attach bar code label here)

Name	KHAI HEE KWAN				
Address	1 Roma AVE Kensington				
City	Sydney	State	NSW	Zip Code	2033
Country	Australia	Telephone	61411068897	Facsimile	KHLEWAN@yahoo.com

Name (Print/Type)	KHAI HEE KWAN		Registration No. (Attorney/Agent)	
Signature	<i>[Signature]</i>	Date	11 of Sept 1999	

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

Khai Hee Kwan  
1 Roma Ave  
Kensington, NSW 2033  
Australia  
Email: khkwan@yahoo.com

Assistant Commissioner for Patents  
Box Patent Application  
Washington DC 20231  
USA

Attached with this Documents are listed below. Please verify and return same to the above address.

The application number (not known)  
The filing date of the application : 12 Sept 1999 (tentative date until confirmation)

**The title of the invention :** Method, apparatus and program to make payment in any currencies through a communication network system using pre-paid cards.

The name of the inventor : Khai Hee KWAN

**The title and number of pages of each PTO form**

**Check**

PTO/SB/05	1 page (1 original)
PTO/SB/17	1 page (2 copies/original and copy)
PTO/SB/01	2 pages (1 original)
PTO/SB/09	1 page (1 original)


**The number of pages of specification (excluding claims) :** 33 pages

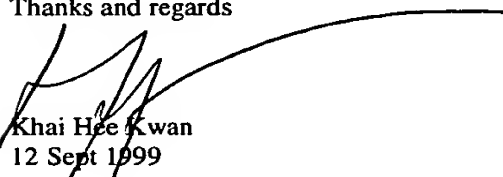
**The number of claims and the number of claims pages :** 12 claims and 19 pages

**The number of figures of drawing:** 6 Figures

**The number of sheets of drawing:** 6 Sheets


The amount of payment is USD 5.10 and the method of payment is by bank draft with details below. *Natinal Australia Bank Cheque no 942300 0260077282003*

Thanks and regards

  
Khai Hee Kwan  
12 Sept 1999

001394521

# FEE TRANSMITTAL for FY 1999

Patent fees are subject to annual revision.  
Small Entity payments must be supported by a small entity statement,  
otherwise large entity fees must be paid. See Forms PTO/SB/09-12.  
See 37 C.F.R. §§ 1.27 and 1.28.

TOTAL AMOUNT OF PAYMENT (\$) 510

## Complete if Known

Application Number  
Filing Date 12 Sept 1999  
First Named Inventor KHAI HEE KWAN  
Examiner Name  
Group / Art Unit  
Attorney Docket No.

## METHOD OF PAYMENT (check one)

1. ☐ The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:

Deposit Account Number

Deposit Account Name

☐ Charge Any Additional Fee Required Under 37 CFR §§ 1.16 and 1.17

2. ☒ Payment Enclosed:

☒ Check ☐ Money Order ☐ Other

## FEE CALCULATION

### 1. BASIC FILING FEE

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
101 760	201 380	Utility filing fee	<u>380</u>
106 310	206 155	Design filing fee	
107 480	207 240	Plant filing fee	
108 760	208 380	Reissue filing fee	
114 150	214 75	Provisional filing fee	

SUBTOTAL (1) (\$) 380

### 2. EXTRA CLAIM FEES

Total Claims	Extra Claims	Fee from below	Fee Paid
12	20**		
3	3**		
Multiple Dependent		<u>130</u>	<u>130</u>

\*\*or number previously paid, if greater; For Reissues, see below

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
103 18	203 9	Claims in excess of 20	
102 78	202 39	Independent claims in excess of 3	
104 260	204 130	Multiple dependent claim, if not paid	
109 78	209 39	** Reissue independent claims over original patent	
110 18	210 9	** Reissue claims in excess of 20 and over original patent	

SUBTOTAL (2) (\$) 130

## FEE CALCULATION (continued)

### 3. ADDITIONAL FEES

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
105 130	205 65	Surcharge - late filing fee or oath	
127 50	227 25	Surcharge - late provisional filing fee or cover sheet	
139 130	139 130	Non-English specification	
147 2,520	147 2,520	For filing a request for reexamination	
112 920*	112 920*	Requesting publication of SIR prior to Examiner action	
113 1,840*	113 1,840*	Requesting publication of SIR after Examiner action	
115 110	215 55	Extension for reply within first month	
116 380	216 190	Extension for reply within second month	
117 870	217 435	Extension for reply within third month	
118 1,360	218 680	Extension for reply within fourth month	
128 1,850	228 925	Extension for reply within fifth month	
119 300	219 150	Notice of Appeal	
120 300	220 150	Filing a brief in support of an appeal	
121 260	221 130	Request for oral hearing	
138 1,510	138 1,510	Petition to institute a public use proceeding	
140 110	240 55	Petition to revive - unavoidable	
141 1,210	241 605	Petition to revive - unintentional	
142 1,210	242 605	Utility issue fee (or reissue)	
143 430	243 215	Design issue fee	
144 580	244 290	Plant issue fee	
122 130	122 130	Petitions to the Commissioner	
123 50	123 50	Petitions related to provisional applications	
126 240	126 240	Submission of Information Disclosure Stmt	
581 40	581 40	Recording each patent assignment per property (times number of properties)	
146 760	246 380	Filing a submission after final rejection (37 CFR § 1.129(a))	
149 760	249 380	For each additional invention to be examined (37 CFR § 1.129(b))	

Other fee (specify) \_\_\_\_\_

Other fee (specify) \_\_\_\_\_

\* Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$) 510

## SUBMITTED BY

Name (Print/Type) KHAI HEE KWAN

Signature

Registration No. (Attorney/Agent)

## Complete (if applicable)

Telephone

Date

12 Sept 1999

Khai Hee Kwan  
1 Roma Ave  
Kensington, NSW 2033  
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Email: khkwan@yahoo.com

Assistant Commissioner for Patents  
Box Patent Application  
Washington DC 20231  
USA

1c678 U.S. PTO  
09/396005  
09/13/99

Dear Sir,

I hereby certified that this is a true copy of the original copy of the patent application for

**The title of the invention :** Method, apparatus and program to make payment in any currencies through a communication network system using pre-paid cards.

Thanks and regards

Yours truly,

  
Khai Hee Kwan

12 Sept 1999

Discovery House, Phillip ACT 2606  
PO Box 200, Woden ACT 2606  
Australia  
Phone +61-2 6283 2211  
Facsimile +61-2 6285 3593  
Internet <http://www.ipaustralia.gov.au>

Khai Hee Kwan  
1 Roma Avenue  
Kensington  
NSW 2033 Australia

13 August 1999

Filing Receipt for COMPLETE Application

Reference : KWAN  
Applicants: Khai Hee Kwan

Title : Method, apparatus and program to make payment in any  
currencies through a communication network system

The following documents were filed at the Patent Office on  
11th of August 1999 and allocated application number 43506/99.

Documents:

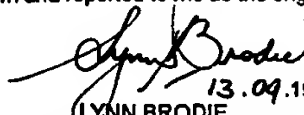
A complete specification, comprising 33 pages/drawings,  
and including a patent request, a notice of entitlement, a true  
copy and an abstract.

Fees Paid: \$328.00 ( An overpayment of \$12.00 )

Please note that filing of this application does not entitle the  
applicant to claim that a patent has been granted.

The application no. 43506/99 should be used in any further  
correspondence with the office.

This is a true copy of the document  
shown and reported to me as the original.

  
13.09.1999  
LYNN BRODIE  
Justice of the Peace 9601224  
6/6 Challis Avenue  
Potts Point NSW 2011

Commissioner of Patents